

Form 144

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Ryan M. Sant  
Rachel A. Sant  
Debtor(s)**

Bankruptcy Case No.: 18-23388-GLT

Chapter: 7  
Docket No.: 29

**NOTICE – REMINDER**

Pursuant to *Fed.R.Bankr.P. 5009(b)*, notice is hereby given that the above-captioned case will be closed without an Order of Discharge unless a ***Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form B423)*** is filed within the applicable deadline set forth in *Fed.R.Bankr.P. 1007(c)*. The deadline is as follows:

**CHAPTER 7 CASES** — *Fed.R.Bankr.P. 1007(c)* requires an individual debtor in a Chapter 7 case to file a statement regarding completion of a course in personal financial management within **60 days** after the first date set for the meeting of creditors under §341 of the Bankruptcy Code.

Dated: November 30, 2018

Michael R. Rhodes, Clerk  
United States Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Ryan M. Sant  
 Rachel A. Sant  
 Debtors

Case No. 18-23388-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 144

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Nov 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2018.

db/jdb +Ryan M. Sant, Rachel A. Sant, 400 Marie Street, Glassport, PA 15045-1125

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 02, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2018 at the address(es) listed below:

Brian Thomas Langford on behalf of Creditor KeyBank, N.A. PitEcf@weltman.com,  
 PitEcf@weltman.com  
 James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com  
 Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
 DMcKay@bernsteinlaw.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Rodney D. Shepherd on behalf of Debtor Ryan M. Sant rodsheph@cs.com  
 Rodney D. Shepherd on behalf of Joint Debtor Rachel A. Sant rodsheph@cs.com  
 Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com  
 William E. Craig on behalf of Creditor Wells Fargo Bank, N.A. d/b/a Wells Fargo Auto  
 ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com  
 William E. Craig on behalf of Creditor Wells Fargo Auto ecfmail@mortoncraig.com,  
 mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9